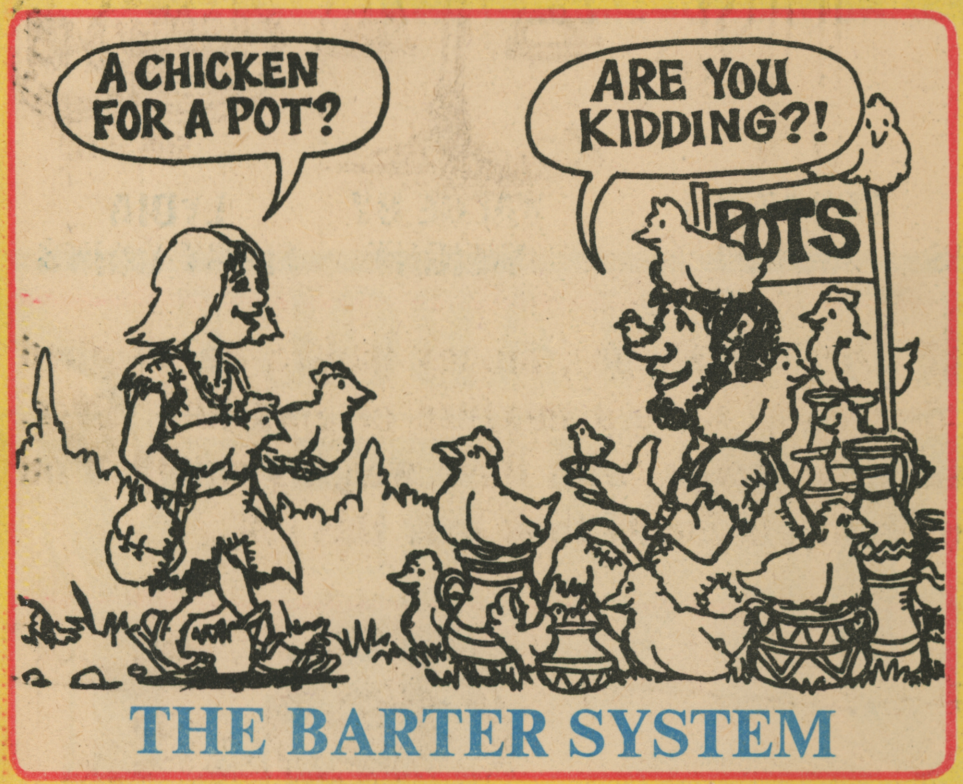
A COLOR AND LEARN FUN BOOK FROM:

NEWPORT SAVINGS & LOAN
ISLAND TRUST
OFFICES: NEWPORT & MIDDLETOWN

LET'S LEARN ABOUT MONEY

WRITTEN & ILLUSTRATED BY CARL J. KOCICH

COLOR THE HISTORY OF MONEY



THE BARTER SYSTEM

Early people found that what they could not make they could get through trading. This was called the barter system. However, it had its drawbacks. Some things were hard for them to carry and some things spoiled. It was inconvenient.

So people looked for something that everyone wanted to use as money. They used shells, furs, salt, feathers and tobacco for early money. Then metal was used because it was both strong and useful.

EARLY MONEY

ASI7465

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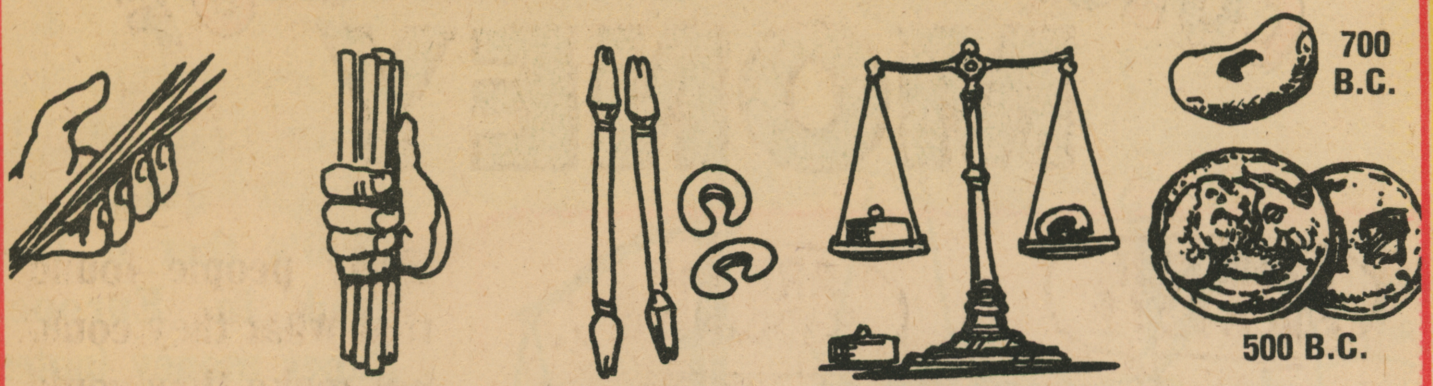
THE HISTORY OF THE COIN



GREEK "OBOLI"

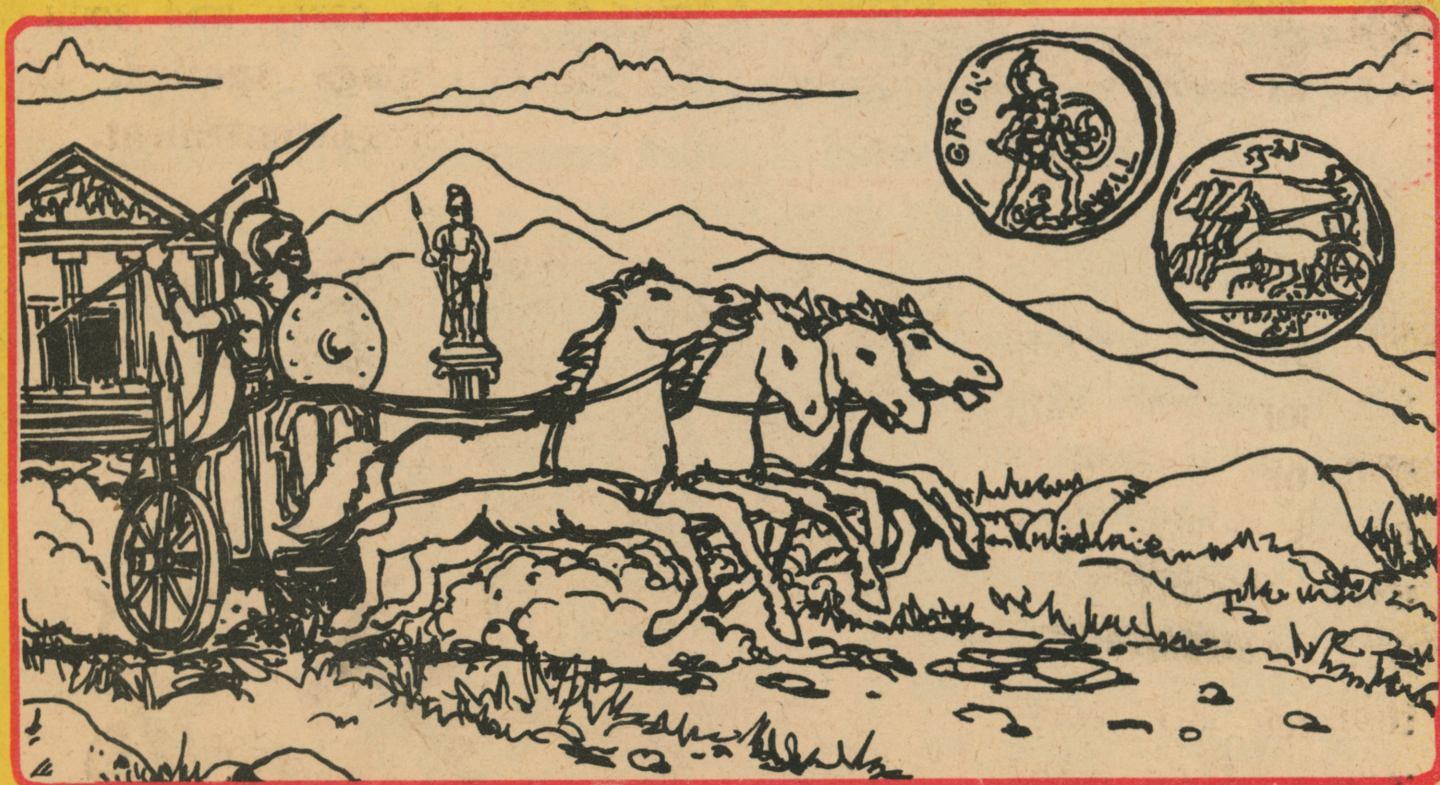
ROMAN COPPER RODS

EGYPTIAN MONEY

VALUE BY WEIGHT

LYDIA FIRST COINS

Because of the different sizes and shapes, money had to be weighed to tell its worth. The first coins were a mixture of gold and silver. They were probably made, or struck, with their weights stamped on them by merchants. Governments finally took over this job.



The Greeks and Romans stamped pictures on their coins. By studying them we can learn about how people lived then. This is true of the money of most countries. That is why coin collecting is so much fun. Have you thought about a coin collecting hobby?

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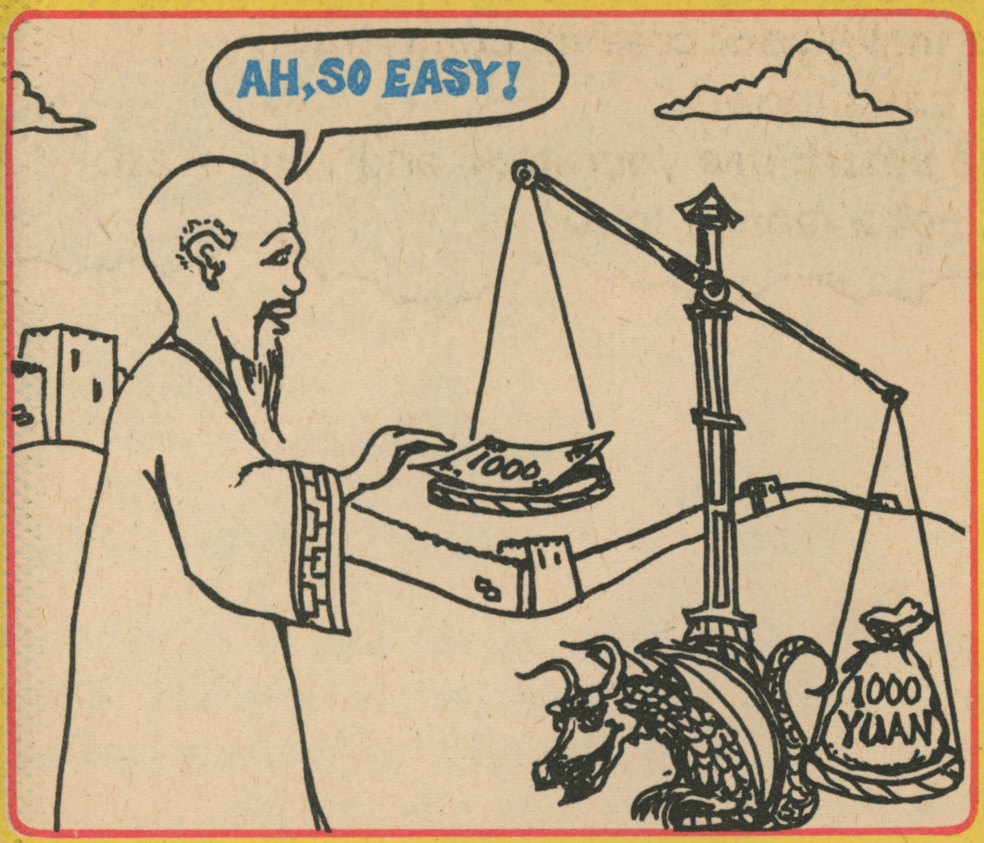
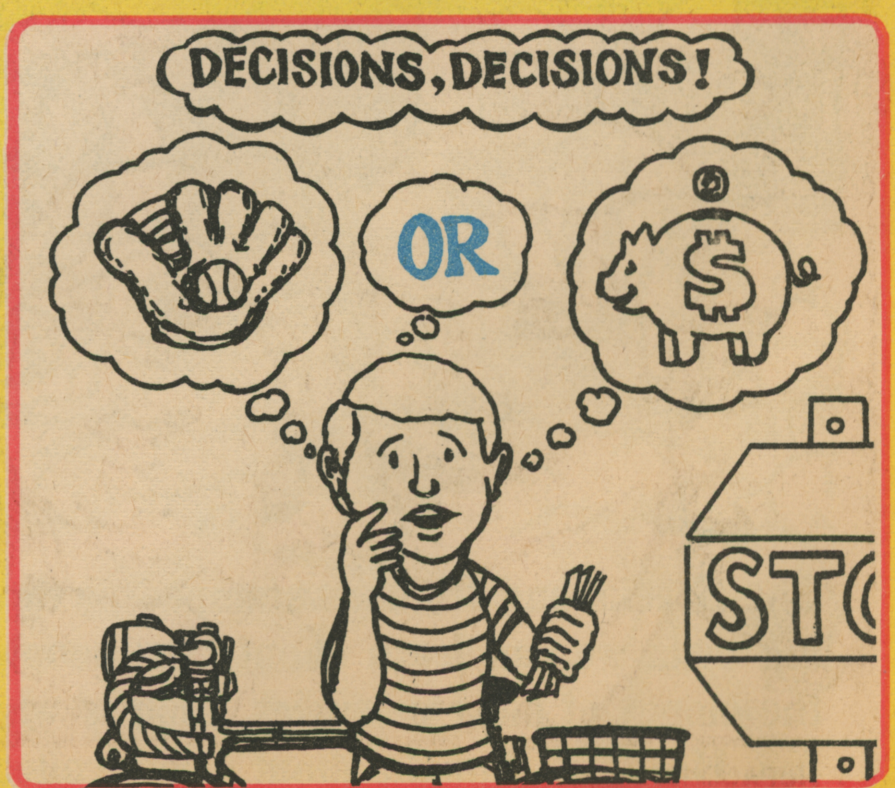


Paper money was invented by the Chinese many centuries ago, but it wasn't until the 1500's that it was used in Europe. Paper money (notes or bills) are promises to pay, made by the government. Paper is easier to use for paying large amounts of money.

Money is always changing. Other forms of money include checks, credit cards, and electronic banking. The study of money and how it is earned, spent, and saved is called economics. What you do with your money can change the economy. It is a tool which must be used with care. That is why it is important to learn the best ways to use it. We must learn to be smart shoppers and smart savers. We must decide just how much importance to place on our money. Then we will see that our money can help not only ourselves but others too!



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DRAW & COLOR YOUR DREAMS AND REMEMBER:

Money can help make your dreams come true.
It is a good and useful tool.
But you must be smart; use your head and your heart.
Be moneywise, not a money fool.

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WHAT'S IT WORTH?

*A PENNY is a cent, and a penny is only 1,
A penny is the beginning, so that's where we have begun.

1 PENNY = 1 CENT
$.01 = 1¢

*If you're counting pennies and at 5 you arrive,
Then replace them with a NICKEL; a nickel equals 5.

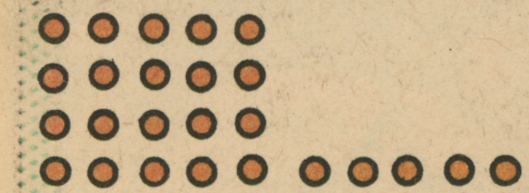
1 NICKEL = 5 CENTS
$.05 = 5¢

*Nickel rhymes with tickle and with pickle every time,
If your pickle costs 2 nickels, that's 10 pennies, or a DIME.

1 DIME = 10 CENTS
$.10 = 10¢

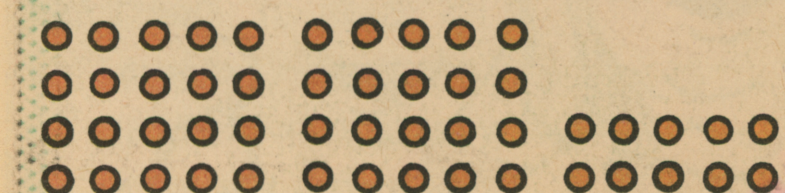
*If your pennies keep on mounting, if your counting is in order;
You'll arrive at 25 and find that 25 is a QUARTER.

1 QUARTER = 25 CENTS
$.25 = 25¢



*If you keep on saving pennies, until you're up to fifty;
You've saved 1 HALF-DOLLAR, by being very thrifty.

1 HALF-DOLLAR = 50 CENTS
$.50 = 50¢



Continued on top of page 6.

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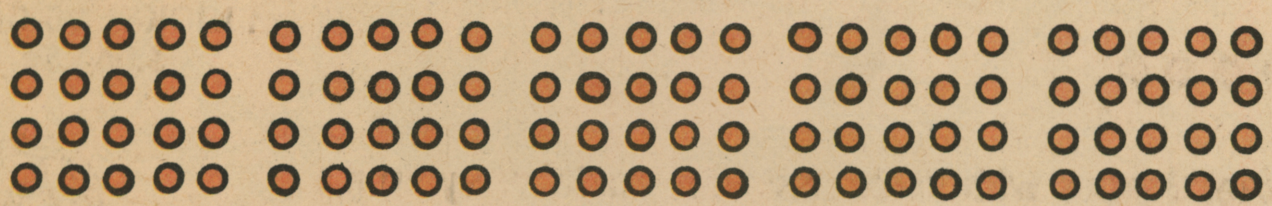
*When you reach 100 cents you'll know its time to holler.
Saving pennies really pays for now you have a DOLLAR.

1 DOLLAR = 100 CENTS = $1.00 = 100¢



COUNTING QUIZ: COUNT YOUR CHANGE IT REALLY PAYS, THEN WRITE THE TOTALS ALL 3 WAYS.

A.

= 46 cents
= 46 ¢
= $ .46

B.

= 70 cents
= 70 ¢
= $ .70

C.

= 115 cents
= 115 ¢
= $1.15

ANSWERS ON BACK COVER

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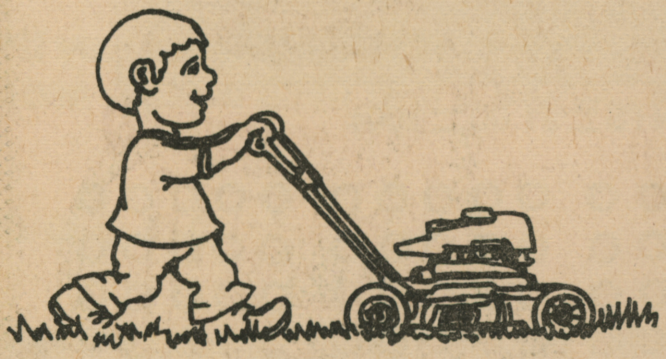
SCRAMBLED MONEY MAKERS

UNSCRAMBLE THESE LETTERS THAT LOOK SO FUNNY AND MATCH THEM TO WAYS THAT YOU CAN MAKE MONEY!

1. YECRCLE SANC
2. TAR SOWH
3. GIMONW ALWSN
4. LELS MALEONDE
5. WHASGNI TPSE
6. VEHLOS SWON

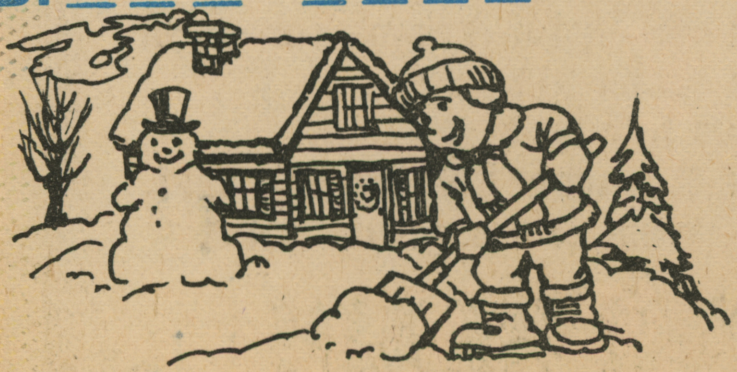


A._____ _____

D._____ _____ _____

B._____ _____

E._____ _____ _____



C._____ _____

F._____ _____ _____

ANSWERS ON BACK COVER

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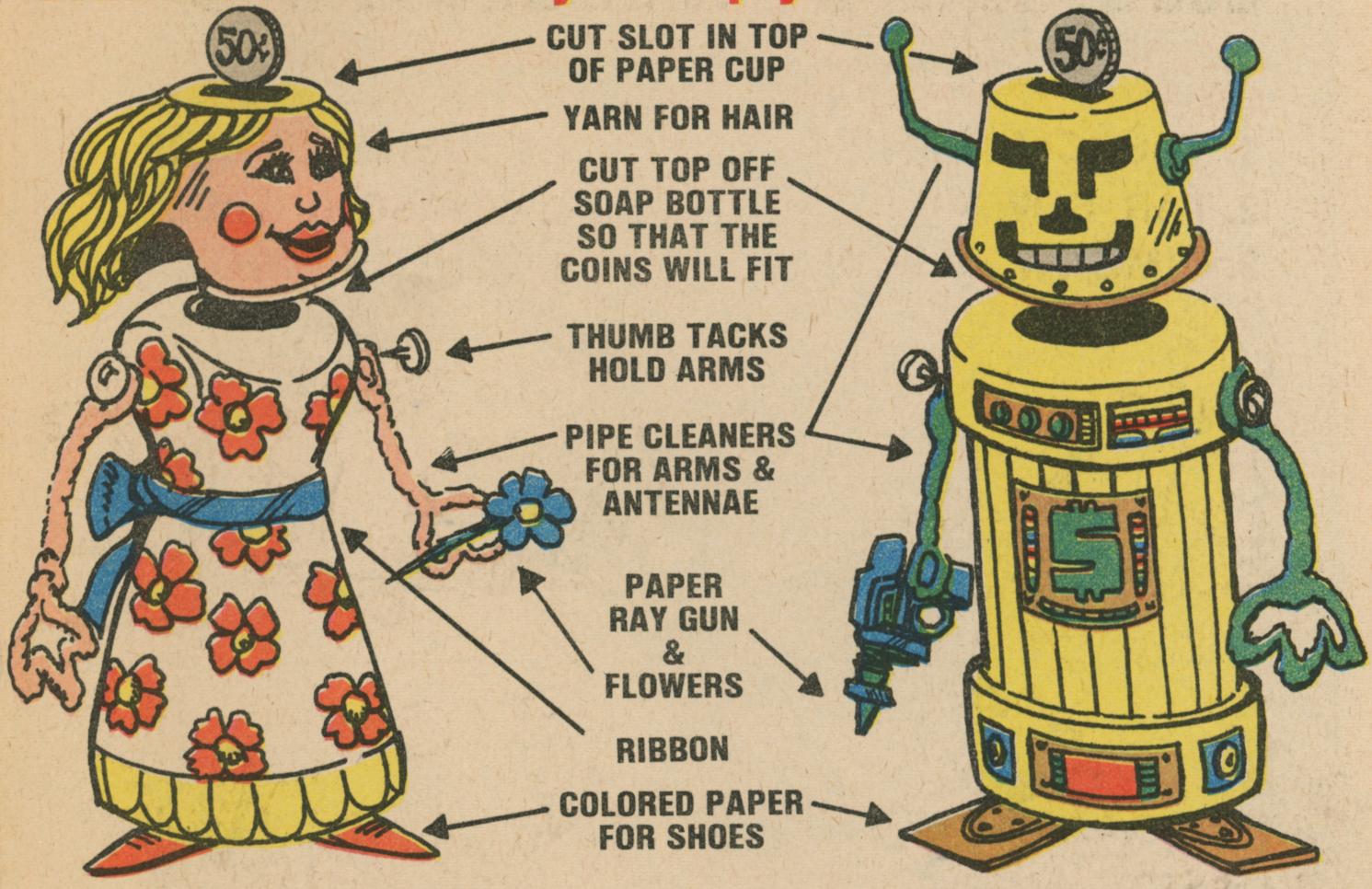
LET'S BUILD A BANK!

BANK BUDDIES: They'll help you save!


CUT SLOT IN TOP OF PAPER CUP
YARN FOR HAIR
CUT TOP OFF SOAP BOTTLE SO THAT THE COINS WILL FIT
THUMB TACKS HOLD ARMS
PIPE CLEANERS FOR ARMS & ANTENNAE
PAPER RAY GUN & FLOWERS
RIBBON
COLORED PAPER FOR SHOES

USE PAPER, PAINT, AND MARKERS TO DECORATE

$ $ SAVING $ $

There are many ways to save; there's one just right for you.
Saved money works and grows to make your dreams come true.
Now saving isn't always easy; it's easier to spend.
But every little bit you save adds up to a lot in the end.
"A penny saved is a penny earned," is what Ben Franklin said.
What was true then is true today: Saving is using your head.

IS USING YOUR HEAD!

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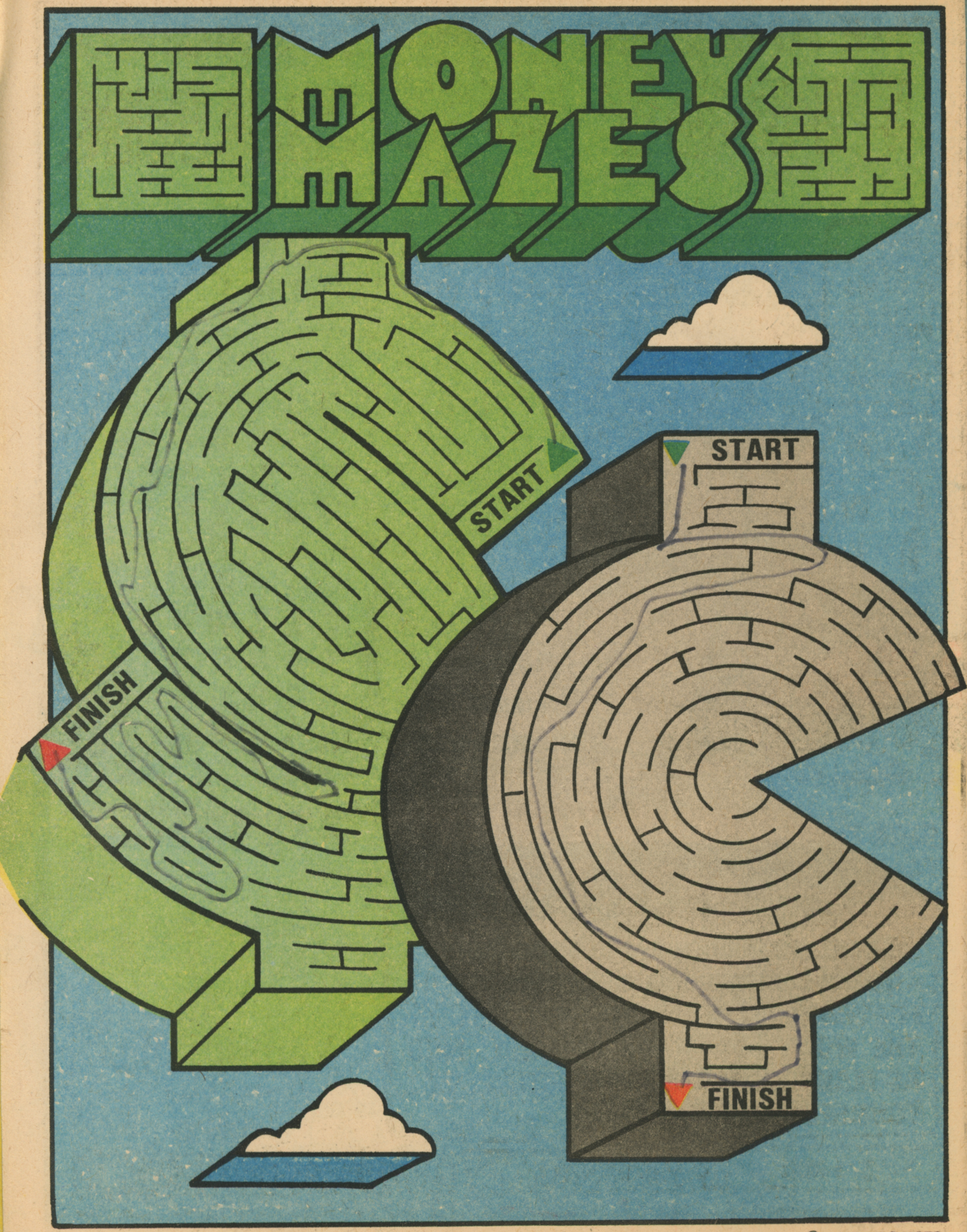

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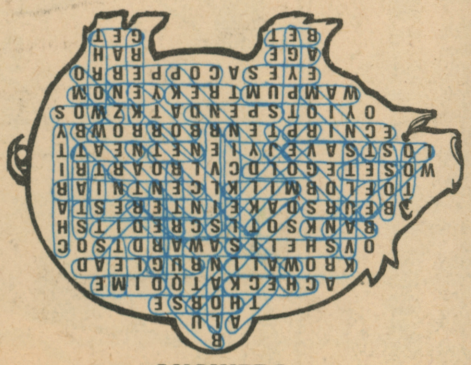
THE AMAZING SINGING PIGGY BANK

EVERY TIME IT RAINS IT RAINS PENNIES FROM HEAVEN
B
A L U
T H O R S E
A C H E C K A T Q D I M E
K R O W A L L N R U G L E A D
O V S H E L L S A W A R D T S O C
B A N K S O T L S C R E D I T S H
B F U R S D A K E I N T E R E S T A
T O F L D B M I L K L C E N T N I A R
W O S E T E G O L D C V L R O A R T R I
L O S T S A V E J Y I E N E T N E A T T
E C N I R P T E N R B O R R O W B Y
O Y I O T S P E N D A T K Z W O S
W A M P U M T R E K Y E N O M
E Y E S A C O P P E R R O
A G E R A H
B E T G E T

THIS LITTLE PIG HAS A LOT TO SAY, AND IF YOU WANT TO HEAR MORE THEN HERE IS THE WAY:

TO FIND THE HIDDEN WORDS LOOK HORIZONTALLY ⟷, VERTICALLY ↕, AND DIAGONALLY ⤫. ALSO LOOK FORWARD AND BACKWARD. MOST OF THE WORDS ARE ABOUT MONEY. FIND AS MANY AS YOU CAN AND THEN RATE YOURSELF BELOW.



ANSWERS

1-20 FAIR ☐	21-40 GOOD ☐	41 or more EXCELLENT ☐

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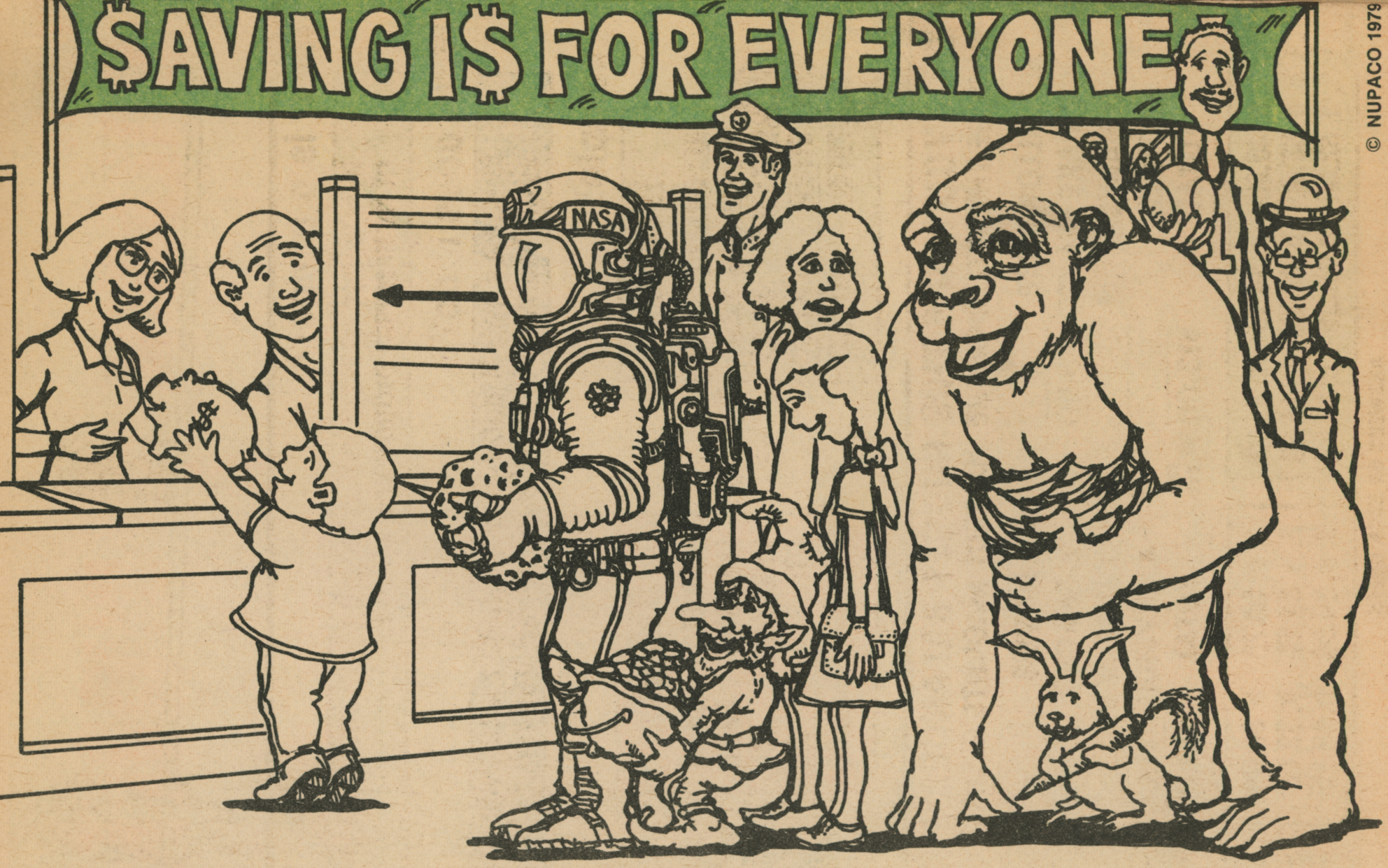

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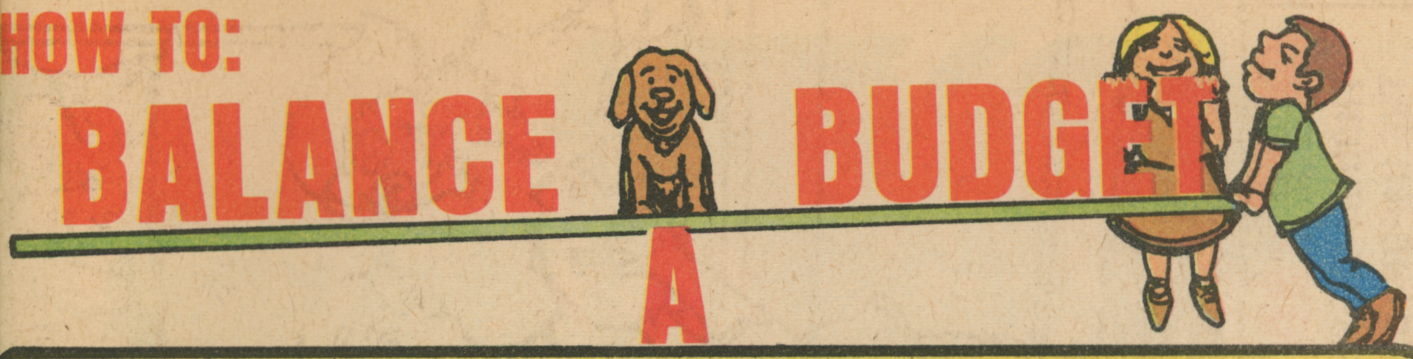
COLOR AND THINK

THOUGH THESE PEOPLE MAY SEEM FUNNY WITH ALL THEIR DIFFERENT KINDS OF MONEY THE IMPORTANT THING IS THAT THEY'RE SMART! THEY'RE SAVING! SHOULDN'T YOU START?

HOW TO:
BALANCE A BUDGET



What is a budget?

It is a list of how much money you make, and a list of how much money you spend.

What does it do?

It shows you if you have to make more money, spend less or if you have any money left to save.

Example:

INCOME	
ALLOWANCE	$5.00
MOW LAWN	$2.00
BABYSIT	$2.00
OTHER	$1.00
TOTAL	$10.00

SUBTRACT −

OUTPUT	
MOVIES	$4.00
LUNCHES	$3.00
SNACKS	.50
TOY	.50
TOTAL	$8.00

=

CAN YOU MAKE THIS BUDGET BALANCE?

CHOOSE THE LETTER OF THE CORRECT AMOUNTS BELOW.

A.			B.		
1.	ALLOWANCE	_____	1.	MOVIES	_____
2.	RAKE LEAVES	$3.50	2.	SNACKS	_____
3.	BABYSIT	_____	3.	LUNCHES	_____
4.	OTHER	_____	4.	SAVINGS	$1.00
	TOTAL	$13.00 =		TOTAL	$13.00

1. a. $5.00	b. $4.75	c. $5.25
3. a. $3.00	b. $1.75	c. $2.50
4. a. $2.50	b. $1.25	c. $1.85

1. a. $4.75	b. $6.00	c. $5.85
2. a. $2.25	b. $2.00	c. $3.00
3. a. $4.50	b. $3.15	c. $4.00

ANSWERS ON BACK COVER

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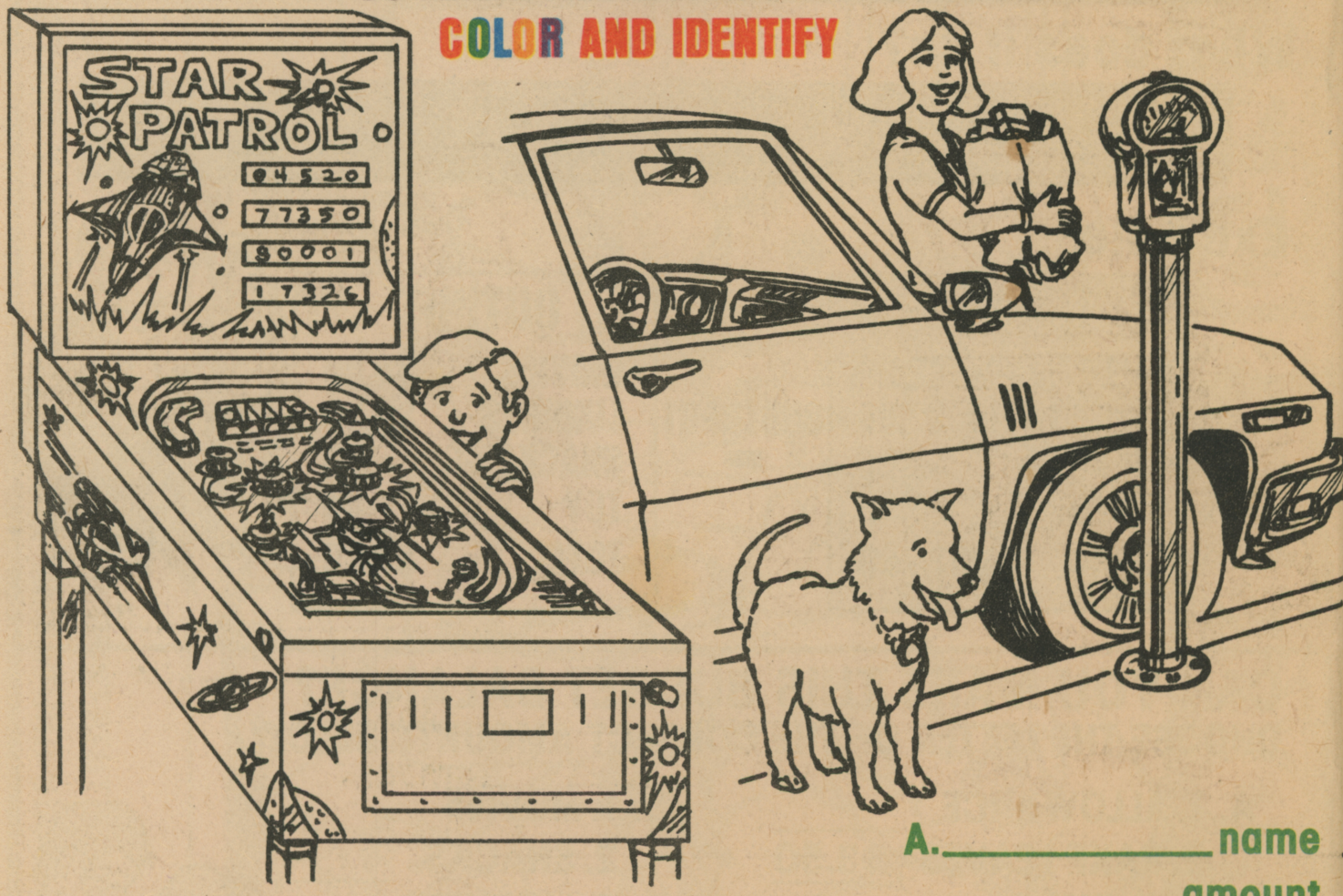
MONEY MACHINES

Machines That Need Money to Make Them Operate

FILL IN THE AMOUNT OF MONEY NEEDED TO MAKE THE MACHINE OPERATE IN YOUR TOWN.

COLOR AND IDENTIFY

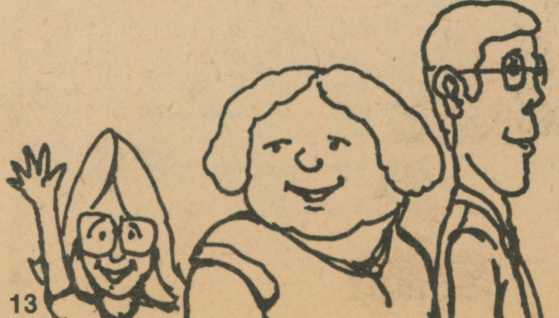


A._____name

_____amount

B._____name

_____amount



C._____name

_____amount

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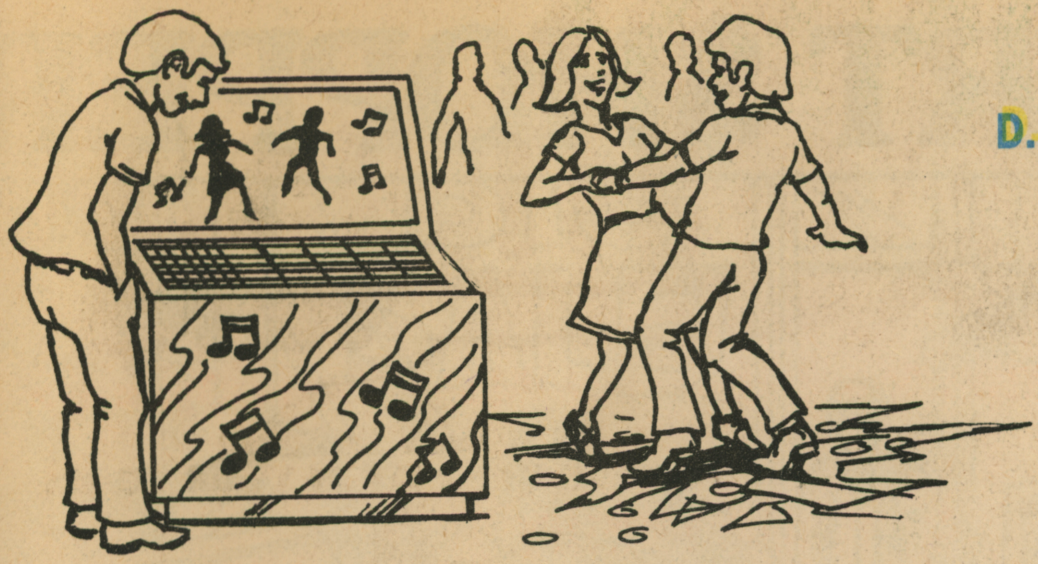
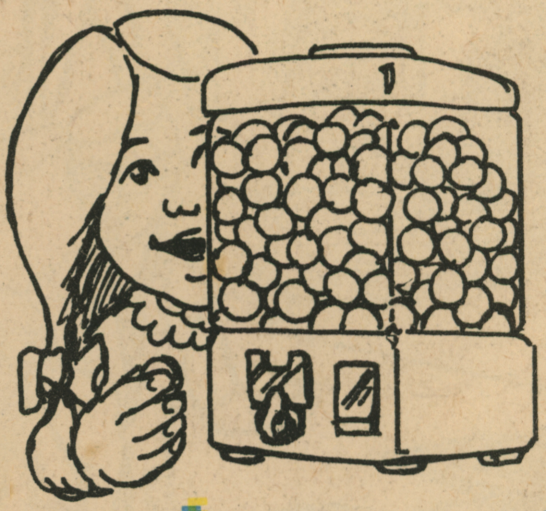


D. _____ name

_____ amount

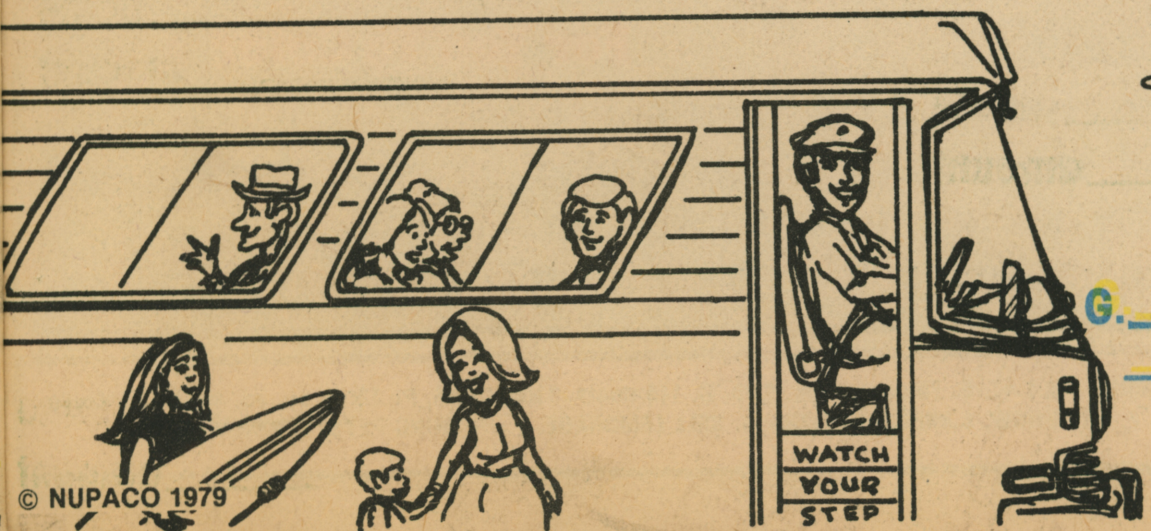


E. _____ name

_____ amount

F. _____ name

_____ amount



G. _____ name

_____ amount

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HOW TO BE A:

$MART $HOPPER

REMEMBER:

For You To Color ▲

Prices may be cheaper if the items are on sale,
But be careful, check them closely, and let common sense prevail.
Look for quality and service to go with what you spend,
Because a smart shopper is a happy shopper in the end.

ANSWERS: Pg. 6: A. 47 cents, 47c,$.47, B. 70 cents, 70c, $.70, C. 115 cents, 115c, $1.15, Pg.12: A. 1c, 3a, 4b, B. 1b, 2b,3c
Pg. 7: 1. RECYCLE CANS, 2. ART SHOW, 3.MOWING LAWNS, 4. SELL LEMONADE, 5. WASHING PETS, 6. SHOVEL SNOW

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